

Information to identify the case:

Debtor 1	<u>Sara M. Bryer</u>	Social Security number or ITIN	xxx-xx-2486
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-22467-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sara M. Bryer

12/30/20

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sara M. Bryer
Debtor(s)

Case No. 20-22467-TPA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 30, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2021:

Recip ID	Recipient Name and Address
db	+ Sara M. Bryer, 1201 Claridge Elliott, Jeannette, PA 15644-4534
tr	+ Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15280264	+ Amex/DSNB, P.O. Box 981540, El Paso, TX 79998-1540
15280265	+ Brett Wally, 1201 Claridge Elliott Road, Jeannette, PA 15644-4534
15280267	+ CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15280266	+ Capital One/Cabellas, 4800 NW 1st Street, Lincoln, NE 68521-4463
15280271	+ D & A Services, LLC, 1400 E. Touhy Avenue, Des Plaines, IL 60018-3305
15312472	+ Excelsa Health Anesthesia, P.O. Box 1403, Indianapolis, IN 46206-1403
15312470	+ Excelsa Health Medical Group, P.O. Box 645189, Pittsburgh, PA 15264-5189
15312471	+ Excelsa Health-Hospital-PP, P.O. Box 645677, Pittsburgh, PA 15264-5254
15280275	+ Ford Motor Credit National BK Service, P.O. Box 62180, Colorado Springs, CO 80962-2180
15280277	Namaste Holistic Counseling, 121-171 Corporate Lane, Export, PA 15632
15280279	+ Richard Bryer, 2135 Ridge Road, Greensburg, PA 15601-8239
15280283	+ Westmoreland Em Med Specialists, P.O. Box 1348, Indiana, PA 15701-5348
15280284	+ Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 31 2020 05:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 01:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Dec 31 2020 05:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15291440	EDI: BECKLEE.COM	Dec 31 2020 05:53:00	American Express Travel Related Services Company,, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15280268	+ EDI: WFNNB.COM	Dec 31 2020 05:53:00	Comenity Bank/Express, P.O. Box 182273, Columbus, OH 43218-2273
15280269	+ EDI: WFNNB.COM	Dec 31 2020 05:53:00	Comenity Bank/Victoria Secret, P.O. Box 182782, Columbus, OH 43218-2782
15280270	+ Email/Text: bdsupport@creditmanagementcompany.com	Dec 31 2020 01:57:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15280272	EDI: CITICORP.COM	Dec 31 2020 05:53:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Blvd., Mason, OH 45040
15280273	+ EDI: DISCOVER.COM	Dec 31 2020 05:53:00	Discover Financial Services, P.O. Box 3025, New Albany, OH 43054-3025

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15280274	+ Email/Text: cashiering-administrationservices@flagstar.com	Dec 31 2020 01:57:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
15280276	+ EDI: MID8.COM	Dec 31 2020 05:53:00	Midland Credit Mangement, P.O. Box 60578, Los Angeles, CA 90060-0578
15280278	+ Email/Text: bankruptcynotices@psecu.com	Dec 31 2020 01:57:00	PA State Employee Credit Union, Attn: Bankruptcy, P.O. Box 67013, Harrisburg, PA 17106-7013
15287085	EDI: PENNDEPTREV	Dec 31 2020 05:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15287085	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 31 2020 01:57:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15280280	Email/Text: amieg@stcol.com	Dec 31 2020 01:56:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15280281	+ Email/Text: bankruptcy@superlativerm.com	Dec 31 2020 01:57:00	Superlative RM, 9355 E. Stockton Blvd, Suite 210, Elk Grove, CA 95624-9528
15280734	+ EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15280282	+ EDI: RMSC.COM	Dec 31 2020 05:53:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Department, P.O. Box 965064, Orlando, FL 32896-5064

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB
aty	*+	Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*	American Express Travel Related Services Company,, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2020 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: admin

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Brian Nicholas

on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com

Lisa M. Swope

on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Lisa M. Swope

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Suzanne M. Bash

on behalf of Debtor Sara M. Bryer suzannembash@yahoo.com sooz1205@yahoo.com

TOTAL: 5